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Fill in this information to identify your case:	
United States Bankruptcy Court for the: Northern District of: Illinois	
(State)	Chapter you are filing under:
· · · · · · · · · · · · · · · · · · ·	✓ Chapter 7 Chapter 11
	Chapter 12 Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pá	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Zikaya	
	Write the name that is on your government-issued	First name	First name
	picture identification (for example, your driver's	Middle name Hughes	Middle name
	license or passport	Last name	Last name
	Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last 8 years	First name	First name
	Include your married or	Middle name	Middle name
	maiden names.	Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social	XXX - XX- 5931	xxx - xx-
	Security number or federal Individual	OR	OR
	Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

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D	ebtor 1 ∠ikaya First Name	Hughes Middle Name Last Name	Case number (if known)
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		2900 141st Place Number Street Apt. 1E	Number Street
		Blue Island Illinois 60406 City State Zip Code	City State Zip Code
		Cook County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		notices to you at this maining address.	uno maning address.
		Number Street	Number Street
_		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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Debtor 1 Zik			Hughes		Case number (if kno	own)	
	st Name	Middle Name	Last Name				
Part 2: Te	II the Court Abo	ut Your Bankruptcy C	ase				
Bankru	apter of the ptcy Code you posing to file		description of each, see <i>No</i> 0)). Also, go to the top of pa				ndividuals Filing for
8. How yo fee	ou will pay the	more details about cashier's check, or may pay with a cred I need to pay the findividuals to Pay I request that my finding may, but is not the official poverty you choose this op	how you may pay. Typic money order. If your attodit card or check with a pee in installments. If your Filing Fee in Install. fee be waived (You may ot required to, waive you line that applies to your	cally, if your prints of the control	ou are paying the submitting your ed address. e this option, sig Official Form 103 this option only ad may do so only ize and you are u	e fee yourself, payment on your and attach to A). If you are filingly if your incorunable to pay to	ng for Chapter 7. By law, a
9. Have yo bankru last 8 yo	ptcy within the	✓ No. Yes. District District District		When When When	MM / DD / YYYY MM / DD / YYYY	Case number _ Case number _ Case number _	
cases p being fi spouse filing th you, or	who is not is case with by a business , or by an	V No. Yes. Debtor District Debtor District		When When	MM / DD / YYYY	Relationship to Case number, Relationship to Case number,	if known
11. Do you residen		✓ No. Go to	ord obtained an eviction jud line 12. It <i>Initial Statement About ar</i> ankruptcy petition.			st You (Form 10	1A) and file it with

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Hughes Debtor 1 Zikaya Case number (if known) Middle Name First Name Last Name Report About Any Businesses You Own as a Sole Proprietor Part 3: 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? $\overline{\mathbf{v}}$ No. I am not filing under Chapter 11. For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 Zikaya Hughes Case number (if known)
First Name Middle Name Last Name

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit ☐ I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Debtor 1 Zikaya		Hughes	Case number (if k	(nown)
Part 6: First Name Answer These Que	Middle Name estions for Reporting	Last Name g Purposes		
16. What kind of debts do you have?	16a. Are your debt "incurred by ar No. Go to Yes. Go to 16b. Are your debt money for a bu No. Go to Yes. Go to Yes. Go to	s primarily consument individual primarily foline 16b. In the 17. In the sprimarily business of the summer of the sprimarily business or investment the 16c.	or a personal, family, or hou debts? <i>Business debts</i> are	debts that you incurred to obtain f the business or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes. I am filing un expenses ar			property is excluded and administrative cured creditors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	<u> </u>	1,000-5,000 5,001-10,000 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,0 \$100,001-\$500 \$500,001-\$1 mi	000	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,0 \$100,001-\$500 \$500,001-\$1 mi	000	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below				
For you	correct. If I have chosen to fi of title 11, United St under Chapter 7. If no attorney represout this document, I request relief in accordance.	ile under Chapter 7, I a tates Code. I understa sents me and I did not I have obtained and re cordance with the chap	am aware that I may proceed nd the relief available under pay or agree to pay someor ad the notice required by 1 pter of title 11, United State	es Code, specified in this petition.
	connection with a ba		sult in fines up to \$250,000	ning money or property by fraud in), or imprisonment for up to 20 years, or
	/s/ Zikaya Hugl Signature of Debt			e of Debtor 2
	Executed on _	1/31/2018 MM / DD / YYYY	Execute	

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Debtor 1 Zikaya		Hughes	Case number (if)	known)	
First Name	Middle Name	Last Name			
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12	, or 13 of title 11, United	ave informed the debtor(s) about d States Code, and have explained the lso certify that I have delivered to the	
If you are not	debtor(s) the notice rea	uired by 11 U.S.C. § 3	342(b) and. in a case in v	vhich § 707(b)(4)(D) applies, certify that	ŧΙ
represented by an	` '			ules filed with the petition is incorrect.	
attorney, you do not	· ·			μ	
need to file this page.	/s/ Sean McNulty		Date	1/31/2018	
. 0	Signature of Attorney	for Debtor		M / DD / YYYY	
	oignatare of 7 atomoy	TOT BOSTOT			
	Sean McNulty				
	Printed name				
	Semrad Law Firm				
	Firm name				
	11101 S. Western Av	enue			
	Street				
	Chicago		Illinois	60643	
	City		State	Zip Code	
	Contact phone	3128374030	Email address	smcnulty@semradlaw.com	
			Illinois		
	Bar number		State		

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Fill in this infor	mation to identify your c	ase:		
Debtor 1	Zikaya		Hughes	
	First Name	Middle Name	Last Name	_
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)	
Case number (If known)			(Gtate)	

	Check if	this	is	an
_	amende	d filir	ng	

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets
	Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	Ψ0.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$9,081.22
1c. Copy line 63, Total of all property on Schedule A/B	\$9,081.22
Part 2: Summarize Your Liabilities	
	Your liabilities
	Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$13,539.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	·
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$32,268.00
Your total liabilities	\$45,807.00
0	
Part 3: Summarize Your Income and Expenses	
4. Schedule I: Your Income (Official Form 106I)	\$1,927.30
Copy your combined monthly income from line 12 of Schedule I	<u> </u>
5. Schedule J: Your Expenses (Official Form 106J)	\$1,934.50
Copy your monthly expenses from line 22, Column A, of Schedule J	φ1,504.30

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Hughes Debtor 1 Zikaya _ Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$1,296.33 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$19,586.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$19,586.00

9g. Total. Add lines 9a through 9f.

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Fill in this i	nformation	n to identify your c	ase:					
Debtor 1	Zikay	/a			Hughes			
Debtor 1		Name	Middle N	lame	Last Name			
Debtor 2 (Spouse, if filing	^{ng)} First	Name	Middle N	lame	Last Name			
United Stat	tes Bankru	otcy Court for the:	Northern		District of Illinois			
Case numb	ber				(State)			
Officia	I Form	106A/B						Check if this is an amended filing
Sched	lule A	/B: Prope	erty					12/1
category w responsible write your	here you e for suppl name and	think it fits best. I ying correct infor case number (if k	Be as complete a mation. If more s known). Answer e	nd ac pace very c	asset only once. If an asset fits in mo curate as possible. If two married ped is needed, attach a separate sheet to juestion. r Other Real Estate You Own or l	ople are o this fo	e filing together, both a rm. On the top of any a	re equally
			quitable interest	in any	residence, building, land, or similar	propert	y?	
	No. Go to							
1.1		e is the property?	other description		at is the property? Check all that apply. Single-family home Duplex or multi-unit building		the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i> <i>ims Secured by Property.</i>
				H	Condominium or cooperative Manufactured or mobile home		Current value of the entire property?	Current value of the portion you own?
	Number City	Street State	Zip Code	Ħ	Land Investment property Timeshare Other		Describe the nature o interest (such as fee s the entireties, or a life	imple, tenancy by
				one.	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	eck	Check if this is co (see instructions)	mmunity property
If you c	own or hav	e more than one, li	ist here:	Oth	At least one of the debtors and another er information you wish to add about perty identification number:	this ite	m, such as local	
1.2	Street addr	ess, if available, or	other description		nt is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home		the amount of any secu	claims or exemptions. Put red claims on Schedule D: ims Secured by Property. Current value of the portion you own?
	Number City	Street State	Zip Code	Ħ	Land Investment property Timeshare Other		Describe the nature o interest (such as fee s the entireties, or a life	imple, tenancy by
				one.	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another er information you wish to add about		(see instructions)	mmunity property

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Debtor 1	Zikaya		Hughes Case numb	Der (if known)	
	First Name	Middle Name	Last Name	· · · · 	
	et address, if available, or o		What is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property Timeshare Other	the amount of any secu	imple, tenancy by e estate), if known.
			Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this item property identification number:	(see instructions)	diity property
	the dollar value of the pove attached for Part 1. W		all of your entries from Part 1, including any entr here. ▶	ies for pages	
Oo you ow ou own t	nat someone else drives. If ns, trucks, tractors, sport u	equitable interes	st in any vehicles, whether they are registered or , also report it on Schedule G: Executory Contracts an rcycles		
3.1	Make Model: Year:	Pontiac Sunfire 2001	Who has an interest in the property? Check one. Debtor 1 only	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Approximate mileage: Other information:	101000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see	Current value of the entire property? \$1475.00	Current value of the portion you own? \$1475.00
3.2	Make Model: Year: Approximate mileage:	Chevrolet Spark 2013 90000	instructions) Who has an interest in the property? Check one. Debtor 1 only	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Other information:	90000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see	Current value of the entire property? \$2950.00	Current value of the portion you own? \$1475.00
			instructions)		

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ו יוטוכ	Zikaya First Name	Middle Name	Hughes Last Name	Case number	er (if known)	
3.3	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the prone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors Check if this is communications	and another	the amount of any secu	claims or exemptions. Pured claims on Schedule Laims Secured by Property. Current value of the portion you own?
3.4	Make Model: Year: Approximate mileage: Other information:		who has an interest in the prone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only		the amount of any secu	claims or exemptions. Pured claims on Schedule Laims Secured by Property. Current value of the portion you own?
			At least one of the debtors Check if this is community			
		•	instructions) r recreational vehicles, other v , fishing vessels, snowmobiles, m	•		
Exa	nples: Boats, trailers, motors No Yes	•	er recreational vehicles, other v	otorcycle accessori roperty? Check	Do not deduct secured the amount of any secu	claims or exemptions. Pu ired claims on <i>Schedule L</i> iims Secured by Property. Current value of the portion you own?

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De	ebtor 1	Zikaya First Name	Middle Name	Hughes Last Name	Case number (if known)	
Pa	rt 3:		our Personal and Household Ite			
D	o you	own or hav	e any legal or equitable interes	et in any of the following	j items?	Current value of the portion you own? Do not deduct secured claims or exemptions.
	Examp	_	and furnishings liances, furniture, linens, china, kitchen	nware		
<u> </u>	No Yes. I	Describe	Couch			\$500.00
		tronics bles: Television	s and radios; audio, video, stereo, and	digital equipment; computer	rs, printers, scanners; music	
<u></u>	Yes. [Describe	Cell Phone, Television, Laptop			\$525.00
	Examp		ue and figurines; paintings, prints, or other in, or baseball card collections; other c			
	No Yes. [Describe				
		les: Sports, ph	rts and hobbies notographic, exercise, and other hobby s; carpentry tools; musical instruments		ables, golf clubs, skis; canoes	
✓	No Yes. [Describe				
	0. Fire Examp		es, shotguns, ammunition, and related	d equipment		
✓	No					
	Yes. [Describe				
	1. Clo		clothes, furs, leather coats, designer we	ear, shoes, accessories		
	No	S				
✓	Yes. I	Describe	Used Clothing			\$200.00
		-	ewelry, costume jewelry, engagement i er	rings, wedding rings, heirloo	m jewelry, watches, gems,	
	No Yes. [Describe				·
		n-farm animal bles: Dogs, cat	s s, birds, horses			
✓	No					
	Yes. [Describe				
	4. Any No	other persor	ual and household items you did not	already list, including any	health aids you did not list	
		Describe				
			lue of all of your entries from Part 3	3, including any entries for	pages you have attached	\$1425.00

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Hughes Debtor 1 Zikaya Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: Prepaid Debit Card 17.1. Checking account: \$3.22 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: Paypal Debit Card \$0.00 17.7. Other financial account: Jackson Hewitt Prepaid Debit Card \$6.00 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts **✓** No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture % of ownership: Name of entity Yes. Give specific information about

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Deb ⁻	tor 1 Zikaya	Middle None	Hughes	Case number (if known)	
20.	Negotiable instruments i	Middle Name orate bonds and other negotial nclude personal checks, cashiers	checks, promissory no	otes, and money orders.	
	Non-negotiable instrume No Yes. Give specific information about them	ents are those you cannot transfe	r to someone by signin	g or delivering them.	
21.	Retirement or pension Examples: Interests in IF), thrift savings account	s, or other pension or profit-sharing plans	
	✓ No Yes. List each	Type of account:	Institution name:		
	account separately.	401(k) or similar plan:	-		
	зерагатегу.	Pension plan:			,
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
22.		prepayments I deposits you have made so that with landlords, prepaid rent, publi			
	Yes	Electric:			
		Gas:			
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.		r a periodic payment of money to	you, either for life or fo	or a number of years)	
	✓ No Yes	Issuer name and description:			

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Debt	or 1 Zikaya First Name	Middle		number (if known)	
24.	Interests in an	education IRA, in an ac	count in a qualified ABLE program, or under a quali	ified state tuition program	•
	√ No	30(b)(1), 529A(b), and 529	ption. Separately file the records of any interests.11 U.S	s.C. § 521(c):	
	-				
	·				
25.	Trusts, equital exercisable fo		property (other than anything listed in line 1), and r	rights or powers	
	✓ No Yes. Descri	be			
26.	Examples: Inter		secrets, and other intellectual property es, proceeds from royalties and licensing agreements		
	Yes. Descri	be			
27.	Examples: Build	chises, and other genera ding permits, exclusive licer	l intangibles ses, cooperative association holdings, liquor licenses, p	orofessional licenses	
	Yes. Descri	be			
Mar	nev or propert	y owed to you?			Current value of the
IVIOI		, ,			portion you own? Do not deduct secured claims or exemptions.
	Tax refunds ow				portion you own? Do not deduct secured
	Tax refunds ow	ed to you	Anticipated 2017 Income Tax Refund (EIC & CTC)	Federal:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds ow No Yes. Give sp about	ed to you Decific information them, including whether	Anticipated 2017 Income Tax Refund (EIC & CTC) Anticipated 2017 Income Tax Refund	Federal:	portion you own? Do not deduct secured
	Tax refunds ow No Yes. Give sp about you al	ed to you Decific information		Federal: State:	portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds ow No Yes. Give spabout you all and the	ed to you Decific information them, including whether ready filed the returns the tax years			portion you own? Do not deduct secured claims or exemptions. \$4697.00
28.	Tax refunds ow No Yes. Give sp about you al and the	ed to you Decific information them, including whether ready filed the returns the tax years		State: Local:	portion you own? Do not deduct secured claims or exemptions. \$4697.00 \$0.00
28.	Tax refunds ow No Yes. Give spabout you all and the Family support Examples: Past of	ed to you Decific information them, including whether ready filed the returns e tax years	Anticipated 2017 Income Tax Refund	State: Local: ettlement, property settlemer	portion you own? Do not deduct secured claims or exemptions. \$4697.00 \$0.00 \$0.00
28.	Tax refunds ow No Yes. Give spabout you all and the Family support Examples: Past of	ed to you Decific information them, including whether ready filed the returns the tax years	Anticipated 2017 Income Tax Refund	State: Local: ettlement, property settlemer Alimony:	portion you own? Do not deduct secured claims or exemptions. \$4697.00 \$0.00 \$0.00 tt \$0.00
28.	Tax refunds ow No Yes. Give spabout you all and the Family support Examples: Past of	ed to you Decific information them, including whether ready filed the returns e tax years	Anticipated 2017 Income Tax Refund	State: Local: ettlement, property settlemer Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$4697.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds ow No Yes. Give spabout you all and the Family support Examples: Past of	ed to you Decific information them, including whether ready filed the returns e tax years	Anticipated 2017 Income Tax Refund	State: Local: ettlement, property settlement Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$4697.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds ow No Yes. Give spabout you all and the Family support Examples: Past of	ed to you Decific information them, including whether ready filed the returns e tax years	Anticipated 2017 Income Tax Refund	State: Local: Alimony: Maintenance: Support: Divorce settlement:	## Solution ## Sol
29.	Tax refunds ow No Yes. Give spabout you all and the support Examples: Past of Yes. Give spatial No Yes. Give spatial No Other amounts	ed to you Decific information them, including whether ready filed the returns the tax years	Anticipated 2017 Income Tax Refund spousal support, child support, maintenance, divorce s	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$4697.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds ow No Yes. Give spabout you al and the samples: Past of Yes. Give spatial to the sample stample stample stamples: Unpage to the sample stample st	ed to you Decific information them, including whether ready filed the returns te tax years	Anticipated 2017 Income Tax Refund	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement:	## Solution ## Sol
28.	Tax refunds ow No Yes. Give spatout you all and the second of the secon	ed to you Decific information them, including whether ready filed the returns the tax years	Anticipated 2017 Income Tax Refund spousal support, child support, maintenance, divorce s	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement:	## Solution ## Sol
28.	Tax refunds ow No Yes. Give spatout you all and the second of the secon	ed to you Decific information them, including whether ready filed the returns the tax years	Anticipated 2017 Income Tax Refund spousal support, child support, maintenance, divorce s	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement:	## Solution ## Sol

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Deb	tor 1 Zikaya		Hughes	Case number (if known)	
	First Name	Middle Name	e Last Name		
31.	Interests in insurance Examples: Health, disab		ealth savings account (HSA); credit, h	nomeowner's, or renter's insurance	
	No Yes. Name the insu of each policy and l		Company name:	Beneficiary:	Surrender or refund value
32.		of a living trust, expect	n someone who has died proceeds from a life insurance polic	y, or are currently entitled to receive	
33.	Claims against third p		you have filed a lawsuit or made urance claims, or rights to sue	a demand for payment	
34.	Other contingent and to set off claims No Yes. Describe	unliquidated claims o	f every nature, including counter	claims of the debtor and rights	
35.	Any financial assets your No Yes. Describe	ou did not already list			
36.		-	m Part 4, including any entries fo		\$4706.22
Part	_			nterest In. List any real estate in Par	t 1.
37.	Do you own or have ar	ny legal or equitable in	nterest in any business-related pr		
	No. Go to Part 6. Yes. Go to line 38.				Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable of	or commissions you al	ready earned		
	✓ No Yes. Describe				
39.	Office equipment, furr Examples: Business-rela		e, modems, printers, copiers, fax ma	achines, rugs, telephones, desks, chairs, elec	tronic devices
	No Yes. Describe				

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Deb	tor 1 Zikaya	Hughes	Case number (if known)	
	First Name	Middle Name Last Name		
40.	Machinery, fixtures, equ	ipment, supplies you use in business, and tools of your trade	•	
	✓ No			
	Yes. Describe			
	_			
41.	Inventory			
	✓ No			
	Yes. Describe			
42.	Interests in partnerships	or joint ventures		
	✓ No			
	Yes. Give specific	Name of entity:	% of ownership:	
	information about			
	them			
				. <u> </u>
43.	Customer lists, mailing lis	sts, or other compilations		
	✓ No			
		ude personally identifiable information (as defined in 11 U.S.C. §	101(41A))?	
		·	. ,	
	☐ No			
	Yes. Describe	э		
	A 10 . 25	P. J. P. P. J. P. P. J. P.		
44.	Any business-related pro	operty you did not already list		
	✓ No			
	Yes. Give specific	-		
	information			
		-		
45. A	dd the dollar value of all	of your entries from Part 5, including any entries for pages y	ou have attached	
		here		
<u> </u>		The second secon		
Part	If you own or have an int	m- and Commercial Fishing-Related Property You O terest in farmland, list it in Part 1.	wn or Have an Interest In.	
46.	Do you own or have any	legal or equitable interest in any farm- or commercial fishin	ng-related property?	
	No. Go to Part 7.			Current value of the
	Yes. Go to line 47.			portion you own?
	Tes. do to line 47.			Do not deduct secured claims or exemptions
47.	Farm animals			
	Examples: Livestock, pou	ltry, farm-raised fish		
	√ No			
	Yes. Describe			
	L 100. 2000/ib0			

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Debt	tor 1 Zikaya First Name		Hughes Last Name	Case number (if known)	
48.	Crops-either growing of	or harvested			
	No Yes. Describe				
49.	Farm and fishing equip	ment, implements, machinery, fixtur	es, and tools of trade		
50.		ies, chemicals, and feed			
	No Yes. Describe	, , , , , , , , , , , , , , , , , , ,			
51.	Any farm- and commer	cial fishing-related property you did	not already list		
	Yes. Describe			_	
		of your entries from Part 6, including here	g any entries for pages yo	ou have attached	
Part 1	7: Describe All Pro	perty You Own or Have an Inter	est in That You Did No	t List Above	
	Do you have other prop	erty of any kind you did not already			
		s, country club membership			
	Yes. Give specific information				
54. A	dd the dollar value of al	of your entries from Part 7. Write th	at number here		<u> </u>
Part 8	8: List the Totals of	Each Part of this Form			
55. F	Part 1: Total real estate	line 2		>	
56. r	oart 2 total vehicles, line	e 5	\$2950.00		
57. P	art 3: Total personal an	d household items, line 15	\$1425.00		
58. P	art 4: Total financial as	sets, line 36	\$4706.22		
59. F	Part 5: Total business-re	elated property, line 45	· · · · · · · · · · · · · · · · · · ·		
60. F	Part 6: Total farm- and f	ishing-related property, line 52			
61. F	Part 7: Total other prope	erty not listed, line 54			
62.1	Fotal personal property.	Add lines 56 through 61	\$9081.22	Copy personal property total ▶	+ \$9081.22
63. T	otal of all property on S	chedule A/B. Add line 55 + line 62			\$9081.22

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Debtor 1	Zikaya		Hughes	Case number (if known)	
	First Name	Middle Name	Last Name		

Schedule A/B: Property. Additional page

Part 3: Describe	Part 3: Describe Your Personal and Household Items						
Do you own or ha	Current value of the portion you own? Do not deduct secured claims or exemptions.						
6.2. Household goo	ds and furnishings						
No							
Yes. Describe	Mattress	\$100.00					
6.3. Household goo	ds and furnishings						
No							
Yes. Describe	Dresser	\$50.00					
6.4. Household goo	ds and furnishings						
No							
Yes. Describe	Misc. Household Goods	\$50.00					

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			Doo	cument Page 21 (OT 70			
Fill i	n this infor	mation to identify your ca	ase:					
Deb	tor 1	Zikaya		Hughes				
		First Name	Middle Name	Last Name	-			
	tor 2 use, if filing)	First Name	Middle Name	Last Name	-			
Unit	ed States E	Bankruptcy Court for the:	Northern	District of Illinois	-			
	e number			(State)	_			
(If kn	own)					Chack if this is an		
Of	ficial	Form 106C				Check if this is an amended filing		
Sc	hedul	e C: The Prop	erty You Claim	as Exempt		04/16		
info as e addi For	rmation. Uxempt. If I tional page	Jsing the property you more space is needed, ges, write your name and of property you claim	ulisted on Schedule A/E fill out and attach to the nd case number (if know m as exempt, you mus	B: Property (Official Form 1 is page as many copies of vn).	06A/B) as your so Part 2: Additional ne exemption you	consible for supplying correct ource, list the property that you claim of Page as necessary. On the top of any u claim. One way of doing so is to fithe property being exempted up to		
tax- und	exempt r er a law t	etirement funds—ma that limits the exemp	y be unlimited in dolla	r amount. However, if you ar amount and the value	ı claim an exem _l	hts to receive certain benefits, and ption of 100% of fair market value s determined to exceed that amount,		
Par	t 1: Iden	tify the Property You	Claim as Exempt					
1.			-	even if your spouse is filing wit	-			
				mptions. 11 U.S.C. § 522(b)(3)			
	You	are claiming federal exe	mptions. 11 U.S.C. § 522(b	o)(2)				
2.	For any p	For any property you list on Schedule A/B that you claim as exempt, fill in the information below.						
		cription of the property a chedule A/B that lists th		Amount of the exemption Check only one box for ea	-	Specific laws that allow exemption		
			Copy the value from Schedule A/B	m				
	Brief		#0.00	_		735 ILCS 5/12-1001(b)		
	description Chec	า: king account,	\$3.22		.22	_		
		aid Debit Card		100% of fair market applicable statutory				
	Line from Schedule	<i>A/B:</i> 17		applicable statutory i	III II C			
	Brief					735 ILCS 5/12-1001(g)(1)		
	description	า: ral, Anticipated	\$4,400.00	\$4,40	00.00			
	2017	Income Tax Refund & CTC)		100% of fair market applicable statutory				
	Line from Schedule	A/B: 28						
3.	(Subject to	o adjustment on 4/01/19 a		60,375? or cases filed on or after the dat n within 1,215 days before you	, ,			
	—	, o a abquito atto proper	-, social by the exemption	,_ 10 dayo bololo you				

No Yes

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Debtor 1 Zikaya Hughes Case number (if known)
First Name Middle Name Last Name

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
	Copy the value from Schedule A/B		
Brief description:	\$297.00	\$297.00	735 ILCS 5/12-1001(b)
Federal, Anticipated 2017 Income Tax Refund Line from		100% of fair market value, up to any applicable statutory limit	_
Schedule A/B: 28			
Brief description: Couch	\$500.00	\$500.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 06		100% of fair market value, up to any applicable statutory limit	
Brief	****		735 ILCS 5/12-1001(b)
description: Mattress	\$100.00	\$100.00	_
Line from Schedule A/B: 06		100% of fair market value, up to any applicable statutory limit	
Brief	A 50.00		735 ILCS 5/12-1001(b)
description: Dresser	\$50.00	\$50.00	_
Line from Schedule A/B: 06		100% of fair market value, up to any applicable statutory limit	_
Brief	****		735 ILCS 5/12-1001(a)
description: Used Clothing	\$200.00	\$200.00	
Line from Schedule A/B: 11		100% of fair market value, up to any applicable statutory limit	_
Brief description:	\$525.00	₹	735 ILCS 5/12-1001(b)
Cell Phone, Television, Laptop		100% of fair market value, up to any	_
Line from Schedule A/B: 07		applicable statutory limit	
Brief	\$50.00		735 ILCS 5/12-1001(b)
description: Misc. Household Goods	Ψ00.00	\$50.00	<u>_</u>
Line from Schedule A/B: 06		100% of fair market value, up to any applicable statutory limit	
Brief	\$0.00	_	735 ILCS 5/12-1001(b)
description: Other financial account,		\$0	_
Paypal Debit Card Line from		100% of fair market value, up to any applicable statutory limit	
Schedule A/B: 17			705 11 00 5 (40 4004 (5)
Brief description:	\$6.00	₹ 000	735 ILCS 5/12-1001(b)
Other financial account, Jackson Hewitt Prepaid Debit Card		\$6.00 100% of fair market value, up to any applicable statutory limit	_
Line from Schedule A/B: 17		•	
Brief description:	\$1,475.00	\$1,475,00: \$0.00	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)
Pontiac Sunfire, 2001		\$1,475.00; \$0.00 100% of fair market value, up to any	_
Line from Schedule A/B: 03		applicable statutory limit	

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		D00	cument rage 25 or	10		
Fill in th	is information to identify your ca	ase:		Ī		
Debtor	1 Zikaya		Hughes			
	First Name	Middle Name	Last Name			
Debtor (Spouse, i		Middle Neme	Loot Nama			
	That Name	Middle Name	Last Name			
United S	States Bankruptcy Court for the:	Northern	District of Illinois (State)			
Case nu (If known)			(Giato)			
Offic	cial Form 106D			_		Check if this is an amended filing
Sch	edule D: Credit	ors Who Hay	e Claims Secur	ad by Prop		12/15
more sp			e are filing together, both are equition ber the entries, and attach it to the second second in the second	•		
	any creditors have claims s	ecured by your propert	v?			
5	•		<i>i</i> ith your other schedules. You hav	e nothing else to rep	ort on this form.	
_ 			,	o manimig and a rap		
Part 1:		9	and alselect Partition and Pro-	0-1	0-1 P	0.10
	list all secured claims. If a credi separately for each claim. If more the		,	Column A Amount of claim	Column B Value of	Column C Unsecured
ir	n Part 2. As much as possible, list	•		Do not deduct the	collateral	portion
n	name.			value of collateral.	that supports this claim	If any
2.1	OVERLND BOND	- Describe the property	that secures the claim:	\$13,539.00	\$2,950.00	\$10,589.00
	Creditor's Name 4701 W FULLERTON	2013 Chevrolet Spark				
_	Number Street		the claim is: Check all that apply.			
_		Contingent				
	CHICAGO IL 60639	Unliquidated				
	State ZIP Code Who owes the debt? Check one.	Disputed				
ľ	Debtor 1 only	Nature of lien. Check a	Il that apply.			
Ì	Debtor 2 only	An agreement you r car loan)	nade (such as mortgage or secured			
	Debtor 1 and Debtor 2 only		as tax lien, mechanic's lien)			
[At least one of the debtors and another	Judgment lien from	,			
	Check if this claim relates	Other (including a rig				
	to a community debt Date debt was <u>3/2016</u> ncurred	Last 4 digits of accour	nt number 6309			

Add the dollar value of your entries in Column A on this page. Write that number

here:

\$13,539.00

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Fill	in this infor	mation to identify your c	ase:					
Deb	otor 1	Zikaya		Hughes				
		First Name	Middle Name	Last Name				
	otor 2	E: N	ACT III AI					
(Spc	ouse, if filing)	First Name	Middle Name	Last Name				
Uni	ted States B	ankruptcy Court for the:	Northern	District of Illinois				
Coo	se number			(State)				
	own)							
Of	ficial F	orm 106E/F				Che	ck if this is an	amended filing
			al!4 aa \A/la a					
20	cneal	lie E/F: Gre	editors wno	Have Unse	cured Claims			12/15
othe Forn clair	er party to a n 106A/B) a ms that are entries in t	any executory contracts and on Schedule G: Exe listed in Schedule D: C	s or unexpired leases that cutory Contracts and Une Creditors Who Hold Claims	could result in a claim expired Leases (Official Secured by Property.	ms and Part 2 for creditors wi i. Also list executory contract Form 106G). Do not include a If more space is needed, copy top of any additional pages,	s on <i>Schedu</i> iny creditor the Part yo	<i>lle A/B: Prop</i> s with partial ou need, fill it	erty (Official Ily secured t out, number
Par	t 1: List	All of Your PRIORIT	Y Unsecured Claims					
1.	Do any cr	editors have priority ur	secured claims against y	ou?				
	✓ No. 0	Go to Part 2.						
	Yes.							
2.	listed, ider As much a Continuat	ntify what type of claim it as possible, list the claims ion Page of Part 1. If mor	is. If a claim has both priorit	y and nonpriority amoun ling to the creditor's nam particular claim, list the o		both priority	and nonprior	rity amounts.
						Tatal	Deignitus	Manneiauitu

claim

amount

amount

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Debt	or 1 <u>2</u>	Zikaya First Name	Middle Nove	Hughes Last Name	Case number (if kr	nown)	
Part		-irst Name List All of Your NONPF	Middle Name				
3.	Do an	ny creditors have nonprio	rity unsecured cla	ims against you?	e court with your other schedules.		
4. I	List a unsec If mor	cured claim, list the creditor	separately for each	claim. For each claim	er of the creditor who holds each of listed, identify what type of claim it is. Part 3.If you have more than four price	Do not list claims already in	ncluded in Part 1.
							Total claim
4.1		ASTRA RECOVERY SERV			Last 4 digits of account number _	3037	\$135.00
	733	30 W 33RD ST N STE 118 mber Street			When was the debt incurred?	5/2017	
	INUI	Tibel Street			As of the date you file, the claim	is: Check all that apply.	
	WIC	CHITA Ka	nsas	67205	Contingent		
	City			Zip Code	Unliquidated		
	Wn	o incurred the debt? Che Debtor 1 only	ck one.		Disputed Type of NONPRIORITY unsecured	daim	
	Ħ	Debtor 2 only			Student loans	Ciaiii.	
		Debtor 1 and Debtor 2 on	ly		Obligations arising out of a sepa		
		At least one of the debtors Check if this claim relat		v deht	divorce that you did not report a Debts to pension or profit-sharin debts	, ,	
	ls t	he claim subject to offse		, 4001	001 Collection	n; Collecting for	
	✓	No			ORIGINAL CRE Other. Specify CASH	DITOR: SPEEDY 1 125	
		Yes					
4.2		NI, INC.			Last 4 digits of account number	0014	\$284.00
		npriority Creditor's Name Box 3517			When was the debt incurred?	7/2017	
	Nur	mber Street			As of the date you file, the claim	is: Check all that apply.	
					Contingent		
	City	Č		61702 Zip Code	Unliquidated		
	Who	o incurred the debt? Che Debtor 1 only	ck one.		Disputed		
		Debtor 2 only			Type of NONPRIORITY unsecured	claim:	
	Н	Debtor 1 and Debtor 2 on	lv		Student loans		
	H	At least one of the debtors	,		Obligations arising out of a sepa divorce that you did not report a		
	H	Check if this claim relat		y debt	Debts to pension or profit-sharing debts	ng plans, and other similar	
	ls t	he claim subject to offse	t ?		001 Collection	n; Collecting for CREDITOR:	
	✓	No				CAST	
	Ш	Yes					
4.3		PPTNRS/SAVANNAH STAT			Last 4 digits of account number _	4501	\$1,000.00
	321	19 College St,			When was the debt incurred?	1/2015	
	ivui	mber Street			As of the date you file, the claim	is: Check all that apply.	
	Sav	rannah Ge	eorgia	31404	Contingent		
	City	y Sta	ate	Zip Code	Unliquidated		
	wn	o incurred the debt? Che Debtor 1 only	CK one.		Disputed Type of NONDRIGHTY upgeoured	alaimi	
	П	Debtor 2 only			Type of NONPRIORITY unsecured Student loans	Ciaiii.	
	Ī	Debtor 1 and Debtor 2 on	ly		Obligations arising out of a sepa	aration agreement or	
	Ī	At least one of the debtors	and another		divorce that you did not report a	as priority claims	
	Ī	Check if this claim relat	es to a communit	y debt	Debts to pension or profit-sharing debts	ng plans, and other similar	
		he claim subject to offse	t?		Other. Specify	<u> </u>	
		No					

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Hughes Last Name Case number (if known) Debtor 1 Zikaya First Name Middle Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.				
4.4	CMRE. 877-572-7555 Nonpriority Creditor's Name 3075 E IMPERIAL HWY STE Number Street	Last 4 digits of account number 8994 When was the debt incurred? 6/2017 As of the date you file, the claim is: Check all that apply.	\$305.00		
	BREA California 92821 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ ORIGINAL CREDITOR: MEDICAL Other. Specify PAYMENT DATA			
4.5	CMRE. 877-572-7555 Nonpriority Creditor's Name 3075 E IMPERIAL HWY STE Number Street BREA California 92821 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	When was the debt incurred? 6/2017 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify PAYMENT DATA	\$265.00		
4.6	ComEd Nonpriority Creditor's Name 3 Lincoln Center Number Street Bankruptcy Section Oakbrook Terrace Illinois 60181 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No	When was the debt incurred?	\$500.00		

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Debtor 1 Zikaya Hughes Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.7 CREDIT ACCEPTANCE \$7,925.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 11/2015 PO BOX 513 Street Number As of the date you file, the claim is: Check all that apply. Contingent Southfield Michigan 48037 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ 048 Automobile Is the claim subject to offset? **✓** No Yes CREDIT COLL \$284.00 Last 4 digits of account number 7492 Nonpriority Creditor's Name 16 Distributor Drive, Suite 1 When was the debt incurred? 11/2016 Number Street As of the date you file, the claim is: Check all that apply. Contingent West Virginia 26501 Morgantown Unliquidated Zip Code City State Who incurred the debt? Check one. Disputed Debtor 1 only **|** Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Collection; Collecting for Is the claim subject to offset? **✓ ORIGINAL CREDITOR: 11 ✓** No Other. Specify COMCAST CABLE Yes DEPT OF ED/NAVIENT 4.9 \$4,557.00 Last 4 digits of account number _ Nonpriority Creditor's Name PO BOX 9635 When was the debt incurred? 2/2015 Number As of the date you file, the claim is: Check all that apply. Contingent WILKES BARRE 18773 Pennsylvania Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim:

No Yes

Debtor 2 only

Debtor 1 and Debtor 2 only

Is the claim subject to offset?

At least one of the debtors and another

Check if this claim relates to a community debt

Student loans

debts Other. Specify

Obligations arising out of a separation agreement or divorce that you did not report as priority claims

Debts to pension or profit-sharing plans, and other similar

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Debtor 1 Zikaya Hughes Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 **DEPT OF ED/NAVIENT** \$3,635.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 9635 When was the debt incurred? 2/2015 Number Street As of the date you file, the claim is: Check all that apply. Contingent WILKES BARRE Pennsylvania 18773 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes 4.11 DEPT OF ED/NAVIENT \$3,624.00 Last 4 digits of account number 1014 Nonpriority Creditor's Name PO BOX 9635 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent WILKES BARRE Pennsylvania 18773 Unliquidated Zip Code City State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes DEPT OF ED/NAVIENT 4.12 \$2,278.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 9635 When was the debt incurred? 2/2015 Number As of the date you file, the claim is: Check all that apply. Contingent WILKES BARRE 18773 Pennsylvania Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? No

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Debtor 1 Zikaya Hughes Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** DEPT OF ED/NAVIENT 4.13 \$2,177.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 9635 When was the debt incurred? 10/2015 Number Street As of the date you file, the claim is: Check all that apply. Contingent WILKES BARRE Pennsylvania 18773 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes 4.14 DEPT OF ED/NAVIENT \$1,610.00 Last 4 digits of account number 0406 Nonpriority Creditor's Name PO BOX 9635 When was the debt incurred? 4/2017 Number Street As of the date you file, the claim is: Check all that apply. Contingent WILKES BARRE Pennsylvania 18773 Unliquidated Zip Code City State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes DEPT OF ED/NAVIENT 4.15 \$705.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 9635 When was the debt incurred? 4/2017 Number As of the date you file, the claim is: Check all that apply. Contingent WILKES BARRE 18773 Pennsylvania Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? No

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Debtor 1 Zikaya Hughes Case number (if known) Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.16 \$800.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 2230 E Imperial Hwy As of the date you file, the claim is: Check all that apply. ATTN Bankruptcy Contingent Unliquidated 90245 California El Segundo Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ Other Is the claim subject to offset? **✓** No Yes **DIVERSIFIED CONSULTANT** 4.17 \$584.00 Last 4 digits of account number ___ 0713 Nonpriority Creditor's Name When was the debt incurred? 11/2017 10550 DEERWOOD PARK BLVD Number Street As of the date you file, the claim is: Check all that apply. Contingent JACKSONVILLE 32256 Florida Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? Other. Specify ORIGINAL CREDITOR: SPRINT **✓** No Yes Illinois Tollway 4.18 \$800.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 2700 Ogden Ave Number As of the date you file, the claim is: Check all that apply. Legal Dept Contingent Unliquidated 60515 Downers Grove Illinois Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other Other. Specify __ Is the claim subject to offset? **✓** No

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Hughes Debtor 1 Zikaya __ Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.19 Nicor Gas \$500.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 0632 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60507 Aurora Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ Other Is the claim subject to offset? **✓** No Yes 4.20 Northwestern Insurance \$300.00 Last 4 digits of account number _ Nonpriority Creditor's Name When was the debt incurred? 14430 pulaski n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Midlothian Illinois 60445 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ___ Other Is the claim subject to offset? **✓** No

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Debtor 1 Zikaya Hughes Case number (if known)
First Name Middle Name Last Name

THISTING	ividate varie Last varie			
Part 4: Add th	ne Amounts for Each Type of Unsecured Claim			
	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	s for s	tatistical reporting pur	poses only
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
	6b. Taxes and certain other debts you owe the government		\$0.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that		\$0.00	
	amount here. 6e. Total. Add lines 6a through 6d.	6e.	\$0.00	
	oe. Total. Add lifes of through od.	06.		
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$19,586.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
			\$12,682.00	
	 Other. Add all other nonpriority unsecured claims. Write that amount here. 	6i.	. ,	
	6j. Total. Add lines 6f through 6i.	6j.	\$32,268.00	

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Fill in this information to identify your case:								
Debtor 1	Zikaya		Hughes					
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)					
Case number (If known)			(0.11.0)					

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

ı	Person or compa	any with whom you have	the contract or lease	State what the contract or lease is for			
2.1	(Unknown), Michelland Name 2900 141st Pl.	eal		Residential Lease, Other, Year Lease			
	Number	Street					
	Blue Island	Illinois	60406				
	City	State	Zip Code				

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		Case 10-020			e 34 of 70	
Fill in	this infor	mation to identify your o	case:			
Debto	or 1	Zikaya First Name	Middle Name	Hughes Last Name		
Debto (Spous	or 2 e, if filing)	First Name	Middle Name	Last Name		
United	d States E	ankruptcy Court for the:	Northern	District of Illinois (State)		
Case (If know	number vn)			(State)		
					Check if thi amended fi	
Off	icial	Form 106H				
Sch	edul	e H: Your Co	debtors			12/15
filing t	together, atries in t a). Answe Do you	both are equally responded boxes on the left. As revery question. The contract of the left of the contract of the left of the contract of the left of	nsible for supplying correctach the Additional Pag	ect information. If more s	as complete and accurate as possible. If two married people are space is needed, copy the Additional Page, fill it out, and num op of any Additional Pages, write your name and case number as a codebtor.)	nber
2.	California No	he last 8 years, have yo a, Idaho, Louisiana, Neva b. Go to line 3.	ida, New Mexico, Puerto R	property state or territory ico, Texas, Washington, and ivalent live with you at the		
		Yes. In which commu	nity state or territory did	you live?	Fill in the name and current address of that person.	
		Name of your spouse,	former spouse, or legal equ	ivalent		
		Number Street				
		City	State	Zip Cod	ode	
3.	again a	s a codebtor only if tha	t person is a guarantor o	r cosigner. Make sure you	tor if your spouse is filing with you. List the person shown in line you have listed the creditor on Schedule D (Official Form 106D) Schedule D, Schedule E/F, or Schedule G to fill out Column 2.	
	Column	1: Your codebtor			Column 2: The creditor to whom you owe the debt	
					Check all schedules that apply:	

3.1 Bynum, Donnie **✓** Schedule D, line 2.1 Name Schedule E/F, line_____ 14024 S. Grace Number Street Schedule G, line Robbins 60472 Illinois City State Zip Code

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				9			
Fill in	this information to identify	your case:					
Debtor	r 1 Zikaya		Hughes				
	First Name	Middle Name	Last Nam	ne	Che	eck if this is:	
Debtor	r 2 e, if filing) First Name	Middle Name	Last Nam	20	- l n	An amended filing	
						A supplement showing po	ost-petition chapter 13
United the:	States Bankruptcy Court for	Northern	District of Illino (Stat			expenses as of the follow	
Case n	number		(Oldi	.0)	_ .		
(If know	n)					MM / DD / YYYY	
Offic	cial Form 106I						
Sch	edule I: Your In	come					12/15
inform spouse	nsible for supplying correct ation about your spouse. I e. If more space is needed er (if known). Answer ever 1: Describe Employmen	If you are separated and I, attach a separate she y question.	d your spouse	is not filing v	with you, do	not include information	n about your
1. Fil	II in your employment		Debtor 1			Debtor 2	
inf	formation.	Formula and adaptive					
	you have more than one job,	Employment status	Employed			Employed	
	ach a separate page with formation about additional		Not Emp	loyed		Not Employed	
em	nployers.	Occupation					
	clude part time, seasonal, or If-employed work.	Employer's name	Wal-Mart Associates Inc.				
Oc	ocupation may include student	Employer's address	702 Sw 8th S	St		Number Charact	
or	homemaker, if it applies.		Number Street			Number Street	
			Bentonville	Arkansas	72716		
			City	State	Zip Code	City	tate Zip Code
		How long employed there?					
Part 2	2 Give Details About N	Monthly Income					
Fstin	nate monthly income as of	the date you file this form	n . If you have no	thing to repor	t for any line, v	write \$0 in the space. Incli	ude vour non-filing
	se unless you are separated.	,	,	3	, ,		3
	or your non-filing spouse hav space, attach a separate she		combine the info	ormation for a	ll employers fo	·	below. If you need
				For Do	ebtor 1	For Debtor 2 or non-filing spouse	
(List monthly gross wages, saladeductions.) If not paid monthly be.				\$1,705.80		-
3. I	Estimate and list monthly ove	rtime pay.	3	. <u> </u>	+ \$0.00		
4. (Calculate gross income. Add I	ine 2 + line 3.	4		\$1,705.80]
						-	

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Debto		Hughes	Case numbe	r <i>(if</i>	
	First Name Middle Name L	_ast Name	known) For Debtor 1	For Debtor 2 or non-filing spouse	
Copy	y line 4 here	→ 4.	\$1,705.80		
	all payroll deductions:				
5a.	Tax, Medicare, and Social Security deductions	5a.	\$130.50		
5b.	Mandatory contributions for retirement plans	5b.	\$0.00		
5c.	Voluntary contributions for retirement plans	5c.	\$0.00		
5d.	Required repayments of retirement fund loans	5d.	\$0.00		
5e.	Insurance	5e.	\$0.00		
5f. I	Domestic support obligations	5f.	\$0.00		
5g.	Union dues	5g.	\$0.00		
5h.	Other deductions. Specify:	_ 5h. +	\$0.00 +	·	
6. Add +5h.	the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f	f + 5g 6.	\$130.50		
7. Calc	ulate total monthly take-home pay. Subtract line 6 from line	4. 7.	\$1,575.30		
8. List	all other income regularly received:				
	Net income from rental property and from operating a business, profession, or farm				
	Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$0.00		
8b.	Interest and dividends	8b.	\$0.00		
	Family support payments that you, a non-filing spouse, or dependent regularly receive	a			
	Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$0.00		
8d.	Unemployment compensation	8d.	\$0.00		
	Social Security	8e.	\$0.00		
 	Other government assistance that you regularly receive nounce cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or nousing subsidies Specify: Food Assistance Programs Income	8f.	\$352.0 <u>0</u>		
8g.	Pension or retirement income	8g.	\$0.00		
8h.	Other monthly income. Specify:	8h. +	\$0.00 +		
9. Add	all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g +	⊦8h. 9.	\$352.00		
	culate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing sp	10. pouse	\$1,927.30	=	\$1,927.30
Incl frien	the all other regular contributions to the expenses that you ude contributions from an unmarried partner, members of your ads or relatives. not include any amounts already included in lines 2-10 or amounts.	household, your	dependents, your roomr		
Spe	cify:			11	+ \$0.00
	d the amount in the last column of line 10 to the amount in the that amount on the Summary of Schedules and Statistical Sum				\$1,927.30
					Combined monthly income
13. Do	you expect an increase or decrease within the year after you.	you file this form	?		
	Yes. Explain:				

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		Docu	ment Page 37 of 70)	
Fill in this inform	mation to identify	your case:			
Debtor 1 Debtor 2 (Spanse if filing)	Zikaya First Name	Middle Name	Hughes Last Name	Check if this is:	ng
(Spouse, if filing) United States B	First Name ankruptcy Court fo	Middle Name or the: <u>Northern</u> [Last Name District of Illinois (State)	A supplement sh	nowing post-petition chapter 13 he following date:
Case number (If known)				MM / DD / YYYY	,
Official	Form 106	3J			
		 Expenses			12/15
information. If r (if known). Ansv	more space is ne wer every question				
	cribe Your Hou	sehold			
	to line 2	in a separate household?			
_ г	No				
Ī	Yes. Debtor 2 n	nust file Official Forms 106J-2, Expen	ses for Separate Household of Debt	or 2.	
2. Do you have	e dependents?	No			
Do not list D Debtor 2.	ebtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2 Child	Dependent's age 5 months	Does dependent live with you?
			Offiid	<u>5 111011113</u>	✓ Yes.
3. Do your exp expenses of than yourself and	people other	✓ No Yes			
dependents	-				
Part 2: Estir	mate Your Ong	oing Monthly Expenses			
-	f a date after the	our bankruptcy filing date unless y bankruptcy is filed. If this is a sup	•	•	•
	•	non-cash government assistance in uded it on Schedule I: Your Income	-		Your expenses
	or home owners	hip expenses for your residence. In t. 4.	clude first mortgage payments and		\$600.00
If not incl	uded in line 4:				

4a

4b.

4c.

4d.

\$0.00

\$0.00

\$0.00

\$0.00

4a. Real estate taxes

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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Debtor 1 Zikaya Hughes Case number (if known)
First Name Middle Name Last Name

6. Utilities: 6.a. \$100.00 6. B. Electricity, heat, natural gas 6a. \$100.00 6b. Water, sewer, garbage collection 6b. \$0. 6c. Tellaphona, cell phone, Internet, satellife, and cable services 6c. \$45.50 6d. Other. Specify: 6d. \$0.00 7. Food and housekeeping supplies 7d. \$525.00 8. Childcare and children's education costs 8. \$0.00 9. Clothing, laundry, and dry cleaning 9. \$200.00 10. Personal care products and services 10. \$50.00 11. Medical and dental expenses 11. \$0.00 12. Transportation, include gas, maintenance, bus or train fare. 12. \$288.00 Do not include car payments 13. \$0.00 14. Charitable contributions and religious donations 13. \$0.00 15. Insurance. 15. \$0.00 15. Insurance. 15a \$0.00 15. Insurance. 15a \$0.00 15. Insurance. 15a \$0.00 15. Chartable contributions and religious donations 15a	First Name	Middle Name Last Name		
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Fill in this information to identify your case:							
Debtor 1	Zikaya		Hughes				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)				
Case number (If known)			()				

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

If two married people are filing together, both are equally responsible for supplying correct information.

12/15

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining

money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to h	help you fill out bankruptcy forms?
	✓ No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary that they are true and correct.	and schedules filed with this declaration and
×	/s/ Zikaya Hughes	×
	Signature of Debtor 1	Signature of Debtor 2
	Date 1/31/2018	Date
	MM/DD/YYYY	MM/DD/YYYY

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Fill in this	information to identify y	oui ouoo.					
Debtor 1	Zikaya		Hughes				
Dalata	First Name	Middle	Name Last Nam	е			
Debtor 2 (Spouse, if t	iling) First Name	Middle	Name Last Nam	е			
United St	ates Bankruptcy Court for	the: Northern	District of Illino				
Case nur	nber		(Stat	e)			
(If known)							Check if this is
Offic	ial Form 107						amended filing
State	ment of Finan	cial Affairs	for Individuals	Filing for B	Bankru	ptcy	04/
informat number	ion. If more space is n (if known). Answer evo	eeded, attach a sepery question.	narried people are filing parate sheet to this form	. On the top of ar			
Part 1:	Give Details About Y	our Marital Status	s and Where You Lived	Before			
1. Wh	at is your current marit	al status?					
	Married						
✓	Married Not married						
	Not married	ve you lived anywhei	re other than where you liv	ve now?			
_	Not married	ve you lived anywhei	re other than where you liv	ve now?			
_	Not married ring the last 3 years, ha		re other than where you liv st 3 years. Do not include v				
_	Not married ring the last 3 years, ha				ı.		
_	Not married ring the last 3 years, ha						Dates Debtor 2 lived there
_	Not married ring the last 3 years, ha No Yes. List all of the place		st 3 years. Do not include v	where you live now Debtor 2:			there
	Not married ring the last 3 years, ha No Yes. List all of the place Debtor 1:		st 3 years. Do not include v	where you live now			
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Case number (if known)

Hughes

Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$1732.88 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, Wages, \$14829.85 For last calendar year: commissions, commissions, 2017 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, \$18347.00 For the calendar year before that: commissions. commissions. (January 1 to December 31, 2016) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income from Sources of income Gross income from Describe below. each source Describe below. each source (before deductions (before deductions and and exclusions) exclusions) Est. LINK YTD \$352.00 From January 1 of current year until the date you filed for bankruptcy: Est. LINK \$1,408.00 For last calendar year: (January 1 to December 31, 2017 For the calendar year before that: (January 1 to December 31, 2016

Debtor 1 Zikaya

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Hughes Debtor 1 Zikaya Case number (if known) Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

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tor 1	Zikaya			Hu	ghes	Case number	(if known)
	First Name		Middle Name	Las	st Name		
Insid corp ager	ders include your porations of which	relatives; an you are a for a busin	iny general partners in officer, director, ness you operate as	s; relatives of any person in control,	general partners; par or owner of 20% o	tnerships of which y r more of their voting	who was an insider? /ou are a general partner; g securities; and any managing r domestic support obligations,
✓	No						
	Yes. List all pay	ments to a	an insider.				
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
_	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
Inclu	No	_	ranteed or cosigne t benefited an ins	•	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
	Insider's Name						
	Number Street						
_	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				

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Debtor 1 Zikaya Case number (if known) Middle Name First Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Civil Pending Cook County Courts Credit Acceotance Court Name On appeal 2323 S. Rockwell Case number NumberStreet Concluded Illinois 60608 Chicago City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debt		Zikaya First Name		Middle Name	Hughes Last Name	Case number (if known)		
11.			make a pay	r bankruptcy, did : ment because you		oank or financial institution, s	set off any amou	nts from your
	Ш	res. Fill III tile de	taiis.		Describe the action th	e creditor took	Date action was taken	Amount
		Creditor's Name						
		Number Street						
		-			Last 4 digits of account	number: XXXX-		
		City	State	Zip Code				
12.				oankruptcy, was a or another official?		possession of an assignee fo	r the benefit of c	reditors, a court-
	✓	No Yes						
Part	5:	List Certain Giff	ts and Cont	tributions				
13.	Wit	No Yes. Fill in the de	etails for each	h gift.		otal value of more than \$600	per person?	
		Gifts with a total per person	value of mo	re than \$600	Describe the gifts		Dates you gave the gifts	Value
		Person to Whom	You Gave the	Gift				
			Tou dave the					
		Number Street						
		City	State	Zip Code				
		Person's relations	nip to you					
		Person to Whom	You Gave the	Gift				
		Number Street						
		Number Street	Otata	Zin Or di				
		City Person's relationsh	State nip to you	Zip Code				

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	Zikaya	Hughes	Case number (if know	<i>νη)</i>	
	First Name Middle Name	Last Name			
Wit	thin 2 years before you filed for bankrupto	y, did you give any gifts or contrib	itions with a total value	of more than \$600	to any charity?
~	No				
Ě	ı Yes. Fill in the details for each gift or con	tribution			
	res. I ill ill the details for each gift of corr	u ibuioi i.			
	Gifts or contributions to charities	Describe what you contr	ibuted	Date you	Value
	that total more than \$600			contributed	
	Charity's Name				
	Number Street				
	City State Zip Code	e e			
				_	
6:	List Certain Losses				
Wit	hin 1 year before you filed for bankruptcy	or since you filed for bankruptcy,	did you lose anything bed	cause of theft, fire,	other disaster, or
gar	nbling?				
✓	No				
Ш	Yes. Fill in the details.				
	Describe the property you lost and	Describe any insurance		Date of your	Value of property
	how the loss occurred	Include the amount that in		loss	lost
		pending insurance claims A/B: Property.	on line 33 of <i>Schedule</i>		
		A.B. Floperty.			
7:	List Certain Payments or Transfers				
	but seeking bankruptcy or preparing a ban lude any attorneys, bankruptcy petition prepa				anyone you consult
	out seeking bankruptcy or preparing a bai lude any attorneys, bankruptcy petition prepa No	nkruptcy petition?			anyone you consult
	out seeking bankruptcy or preparing a bar lude any attorneys, bankruptcy petition prepa	nkruptcy petition?			anyone you consult
	out seeking bankruptcy or preparing a bai lude any attorneys, bankruptcy petition prepa No	nkruptcy petition? rers, or credit counseling agencies for Description and value of	services required in your b	ankruptcy. Date payment	Amount of
	out seeking bankruptcy or preparing a bai lude any attorneys, bankruptcy petition prepa No	nkruptcy petition? rers, or credit counseling agencies for	services required in your b	ankruptcy. Date payment or transfer	
	out seeking bankruptcy or preparing a bai lude any attorneys, bankruptcy petition prepa No Yes. Fill in the details.	nkruptcy petition? rers, or credit counseling agencies for Description and value of transferred	services required in your b	Date payment or transfer was made	Amount of payment
	but seeking bankruptcy or preparing a bailude any attorneys, bankruptcy petition prepared No Yes. Fill in the details. Semrad Law Firm	nkruptcy petition? rers, or credit counseling agencies for Description and value of	services required in your b	ankruptcy. Date payment or transfer	Amount of
	out seeking bankruptcy or preparing a bailude any attorneys, bankruptcy petition prepared No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid	nkruptcy petition? rers, or credit counseling agencies for Description and value of transferred	services required in your b	Date payment or transfer was made	Amount of payment
	out seeking bankruptcy or preparing a bailude any attorneys, bankruptcy petition preparation preparati	nkruptcy petition? rers, or credit counseling agencies for Description and value of transferred	services required in your b	Date payment or transfer was made	Amount of payment
	out seeking bankruptcy or preparing a bailude any attorneys, bankruptcy petition prepared No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid	nkruptcy petition? rers, or credit counseling agencies for Description and value of transferred	services required in your b	Date payment or transfer was made	Amount of payment
	out seeking bankruptcy or preparing a bailude any attorneys, bankruptcy petition preparation preparati	nkruptcy petition? rers, or credit counseling agencies for Description and value of transferred	services required in your b	Date payment or transfer was made	Amount of payment
	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street	nkruptcy petition? rers, or credit counseling agencies for Description and value of transferred	services required in your b	Date payment or transfer was made	Amount of payment
	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street	nkruptcy petition? rers, or credit counseling agencies for Description and value of transferred Attorney's Fee - 0.00	services required in your b	Date payment or transfer was made	Amount of payment
	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code	nkruptcy petition? rers, or credit counseling agencies for Description and value of transferred Attorney's Fee - 0.00	services required in your b	Date payment or transfer was made	Amount of payment
	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address	nkruptcy petition? rers, or credit counseling agencies for Description and value of transferred Attorney's Fee - 0.00	services required in your b	Date payment or transfer was made	Amount of payment
	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address None	Description and value of transferred Attorney's Fee - 0.00	services required in your b	Date payment or transfer was made	Amount of payment
	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address	Description and value of transferred Attorney's Fee - 0.00	services required in your b	Date payment or transfer was made	Amount of payment
	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address None Person Who Made the Payment, if Not You	Description and value of transferred Attorney's Fee - 0.00	services required in your b	Date payment or transfer was made	Amount of payment
	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address None	Description and value of transferred Attorney's Fee - 0.00	services required in your b	Date payment or transfer was made	Amount of payment
	Semrad Law Firm Person Who Was Paid Chicago Illinois 60643 City State Zip Code Email or website address None Person Who Made the Payment, if Not You Person Who Was Paid	Description and value of transferred Attorney's Fee - 0.00	services required in your b	Date payment or transfer was made	Amount of payment
	Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois 60643 City State Zip Code Email or website address None Person Who Made the Payment, if Not You	Description and value of transferred Attorney's Fee - 0.00	services required in your b	Date payment or transfer was made	Amount of payment
	Semrad Law Firm Person Who Was Paid Chicago Illinois 60643 City State Zip Code Email or website address None Person Who Made the Payment, if Not You Person Who Was Paid	Description and value of transferred Attorney's Fee - 0.00	services required in your b	Date payment or transfer was made	Amount of payment
	Semrad Law Firm Person Who Was Paid Chicago Illinois 60643 City State Zip Code Email or website address None Person Who Made the Payment, if Not You Person Who Was Paid	Description and value of transferred Attorney's Fee - 0.00	services required in your b	Date payment or transfer was made	Amount of payment
	Semrad Law Firm Person Who Was Paid Chicago Illinois 60643 City State Zip Code Email or website address None Person Who Made the Payment, if Not You Person Who Was Paid	Description and value of transferred Attorney's Fee - 0.00	services required in your b	Date payment or transfer was made	Amount of payment
	Semrad Law Firm Person Who Was Paid Chicago Illinois 60643 City State Zip Code Email or website address None Person Who Was Paid The Address None Person Who Was Paid	Description and value of transferred Attorney's Fee - 0.00	services required in your b	Date payment or transfer was made	Amount of payment
	Semrad Law Firm Person Who Was Paid City State Zip Code Email or website address None Person Who Made the Payment, if Not You Person Who Was Paid None Person Who Made Paid None Person Who Made Payment, if Not You Person Who Was Paid	Description and value of transferred Attorney's Fee - 0.00	services required in your b	Date payment or transfer was made	Amount of payment
	Semrad Law Firm Person Who Was Paid Chicago Illinois 60643 City State Zip Code Email or website address None Person Who Was Paid The Address None Person Who Was Paid	Description and value of transferred Attorney's Fee - 0.00	services required in your b	Date payment or transfer was made	Amount of payment

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Debt		Zikaya		Hughes	Case number (if known)		
		First Name	Middle Name	Last Name			
17.	help	nin 1 year before you filed o you deal with your credinot include any payment or	tors or to make paym		behalf pay or transfer	any property to any	one who promised to
		No					
	씜	Yes. Fill in the details.					
	Ш	res. i ili ili tile detalis.					
				Description and value of any transferred	property	Date A payment or transfer was made	Amount of payment
		Person Who Was Paid					
		Number Street					
		Cit. Otata	7:a Cada				
		City State	Zip Code				
		transfers that you have already No Yes. Fill in the details.	ady listed on this staten	nent.			
				Description and value of propertransferred		y property or ceived or debts paid	Date transfer was made
		Person Who Received Trans	nsfer				
		Number Street	_				
		City State Person's relationship to yo	Zip Code u				
		Person Who Received Trans	nsfer				
		Number Street					
		City State	Zip Code				
		Person's relationship to yo	•				
19.	ben	nin 10 years before you file eficiary? ese are often called asset-pro		d you transfer any property to a s	elf-settled trust or sim	ilar device of which	you are a
	_		•				
		No					
	Ш	Yes. Fill in the details.					
				Description and value of the	e property transferred		Date transfer was made
		Name of trust					

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Debtor 1 Zikaya Hughes Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code City State Zip Code

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Debtor 1 Zikaya Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code Zip Code City State Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Deb		Zikaya First Name	M	iddle Name	Hughes	Case	number <i>(if kr</i>	nown)		
		rirst Name	IVI	ladie Name	Last Name					
26.	Hav	e you been a party	y in any judicia	ıl or administra	tive proceeding under	any environmenta	al law? Incl	ude settlemen	nts and order	S.
	V	No								
		Yes. Fill in the det	tails.							
				C	Court or agency		Nature of	the case		Status of the case
		Case title			Court Name					Pending
				_						On appeal
		Case number		N	lumberStreet					Concluded
				<u> </u>	City State	Zip Code				
Pari	11:	Give Details Ab	oout Your Bu	siness or Co	nnections to Any Bu	ısiness				
27	\A/i+I	ain 4 years before	you filed for h	ankruntov did	you own a business or	have any of the fo	llowing co	nnoctions to a	ny husinoss?	
27.	WILI	iii 4 years before	you med for be	ankruptcy, ulu	you own a business or	nave any or the lo	mowing co	illections to a	ily busilless:	
		A sole propri	etor or self-em	ployed in a trad	de, profession, or othe	r activity, either full	I-time or pa	ırt-time		
		A member of	a limited liabili	ty company (LL	C) or limited liability pa	artnership (LLP)				
		A partner in a	a partnership							
		An officer, dir	rector, or mana	aging executive	e of a corporation					
		An owner of a	at least 5% of t	the voting or ec	uity securities of a cor	poration				
		No None of the a	hove applies	Co to Port 12						
		No. None of the a			lataila balaw far agab l	a Joinaga				
	Ш	res. Check all the	атарріу ароче	and illi in the C	letails below for each l					
					Describe the nat	ure of the business		Employer Iden include Social		
		Business Name			_			EIN:		
		Dusilless Name								
		Number Street			Name of account	ant or bookkeepe	r	Dates busines	ss existed	
		City	State	Zip Code	_			From	То	
					Describe the nat	ure of the business		Employer Iden		
		Decision of M			_			EIN:		
		Business Name								
		Number Street			Name of cook	ant or bookkeepe	-	Dates busines	ss existed	
		City	State	Zip Code	- Name of account	ant or bookkeeper		From	To	
		•		•					_ '	
					December 11 and 12			F 1 1.1		
					Describe the nat	ure of the business	S	Employer Iden include Social		
		Business Name			-			EIN:		
		Number Street			_			Dates busines	ss existed	
		radiiDei Stieet			Name of account	ant or bookkeepe	r	Dates busines	O CAIGIGU	
		City	State	Zip Code				From	To	

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Debto	or 1 Zikaya			Hughes	Case number (if known)
	First Nam	е	Middle Name	Last Name	
	creditors, o	r other parties.	r bankruptcy, did you	ı give a financial stateme	nt to anyone about your business? Include all financial institutions,
	Yes. FI	I in the details below.			
				Date issued	
	Name			MM/DD/YYYY	
	Mairie			, 55,	
	Numb	er Street			
	City	State	Zip Code		
Part '	12: Sign I	Below			
tr	ue and cor bankruptcy	ect. I understand tha	t making a false stat les up to \$250,000, o	ement, concealing proper	ents, and I declare under penalty of perjury that the answers are try, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		Signature of Debto	r 1		Signature of Debtor 2
		Date 1/31/2018			Date
<u>-</u>	No Yes id you pay o	or agree to pay somed		inancial Affairs for Individ	
	Yes. Nam	e of person			Attach the Bankruptcy Petition Preparer's Notice,

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Fill in this information to identify your case:						
Debtor 1	Zikaya		Hughes			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)			
Case number (If known)			(State)			

Check if this is an amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below. Identify the creditor and the property that is collateral Did you claim the property What do you intend to do with the property that secures a debt? as exempt on Schedule C? Surrender the property. Creditor's name: OVERLND BOND Retain the property and redeem it. Yes Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: 2013 Chevrolet Spark Retain the property and [explain]: Surrender the property. Creditor's No. name: Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agréement. securing debt: Retain the property and [explain]: No. Surrender the property. Creditor's name: Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: Retain the property and [explain]: No. Creditor's Surrender the property. name: Yes Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agréement. securing debt: Retain the property and [explain]:

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Debtor	Zikaya		Hughes	Case number (if	
1	First Name	Middle Name	Last Name	known)	
Part 2:	List Your Unexpired Person	onal Property Leases	6		
				Contracts and Unexpired Leases (Official Form 106G), fill in the
informa		ate leases. Unexpired l	eases are leases that a	re still in effect; the lease period	
Des	scribe your unexpired personal	property leases		Will the le	ase be assumed?
Les	sor's name:			No Yes	
	cription of leased perty:				
Les	sor's name:			No Yes	
	cription of leased perty:				
Les	sor's name:			☐ No ☐ Yes	
	cription of leased perty:			_	
Les	sor's name:			No Yes	
	cription of leased perty:				
Les	sor's name:			No Yes	
	cription of leased perty:				
Les	sor's name:			No Yes	
	cription of leased perty:				
Les	sor's name:			No Yes	
	cription of leased perty:				
Part 3:	Sign Below				
	er penalty of perjury, I declare erty that is subject to an unex		y intention about any p	roperty of my estate that secures	a debt and any personal
	/s/ Zikaya Hughes		*	I was (Dalla)	
Si	gnature of Debtor 1		Sign	ature of Debtor 2	
Da	ate 1/31/2018 MM/DD/YYYY		Date	MM/DD/YYYY	

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

		Northern Dis	trict of illinois	
In re	Zikaya Hughes		Case No.	
	Debtor			(If known)
			Chapter	Chapter 7
	DISCLOSURE OF CO	MPENSATI	ON OF ATTORNEY	FOR DEBTOR
1.	 Pursuant to 11 U.S.C. § 329(a) and Fed. I compensation paid to me within one year rendered or to be rendered on behalf of the 	before the filing of th	ne petition in bankruptcy, or agree	ed to be paid to me, for services
	For legal services, I have agreed to accept			\$1,765.00
	Prior to the filing of this statement I have	received		\$0.00
	Balance Due			\$1,765.00
2.	. The source of the compensation paid to r	ne was:		
	✓ Debtor	Other (speci	fy)	
3.	. The source of the compensation paid to r	ne is:		
	✓ Debtor	Other (speci	fy)	
4.	I have not agreed to share the above- members and associates of my law fi		tion with any other person unless	they are
	I have agreed to share the above-disc members or associates of my law firm the people sharing in the compensati	n. A copy of the agree		
5.	. In return for the above-disclosed fee, I ha	ve agreed to render le	gal service for all aspects of the b	oankruptcy case, including:
	 a. Analysis of the debtor's financial bankruptcy; 	situation, and renderi	ng advice to the debtor in determ	ining whether to file a petition in
	b. Preparation and filing of any petit	on, schedules, stater	nents of affairs and plan which m	ay be required;
	c. Representation of the debtor at th	e meeting of creditor	s and confirmation hearing, and a	any adjourned hearings thereof;
6.	. By agreement with the debtor(s), the above	e-disclosed fee does	not include the following service	es:
		CERTIF	ICATION	
	certify that the foregoing is a complete stator(s) in this bankruptcy proceedings.	atement of any agreer	nent or arrangement for payment	to me for representation of the
	1/31/2018		/s/ Sean McNulty	
-	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	
<u> </u>				

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury - either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:
http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Hughes, Zikaya	Case No	
	Debtor(s)		
		Chapter.	Chapter7
	VERIFIC	CATION OF CREDITOR MAT	TRIX
Th knowledge	•	y that the attached list of creditors is tr	rue and correct to the best of their
Date:	1/31/2018	/s/ Hughes, Zika Hughes, Zikaya Signature of Del	-

OVERLND BOND 4701 W FULLERTON CHICAGO, IL, 60639

CREDIT ACCEPTANCE 25505 West 12 Mile Road Ste. 3000 Southfield, MI, 48034

DEPT OF ED/NAVIENT PO BOX 9635 WILKES BARRE, PA, 18773

CMPPTNRS/SAVANNAH STAT 3219 College St, Savannah, GA, 31404

DIVERSIFIED CONSULTANT 10550 DEERWOOD PARK BLVD JACKSONVILLE, FL, 32256

CMRE. 877-572-7555 3075 E IMPERIAL HWY STE BREA, CA, 92821

AFNI, INC. PO Box 3517 Bloomington, IL, 61702

CREDIT COLL 16 Distributor Drive, Suite 1 Morgantown, WV, 26501

AD ASTRA RECOVERY SERV 7330 W 33RD ST N STE 118 WICHITA, KS, 67205

Illinois Tollway PO Box 5544 Chicago, IL, 60680

ComEd 1919 Swift Drive Oak Brook, IL, 60523 Nicor Gas Po Box 549 Aurora, IL, 60507

DirecTV PO Box 105261 Atlanta, GA, 30348

Northwestern Insurance 14430 pulaski Midlothian, IL, 60445

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		number (if known)			
	S. Hallo				
 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 					
Yes. I am filing under Chapter	7. Do you estimate that after an	y exempt property is excluded te to unsecured creditors?	and administrative		
☑ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	50,001-1	00,000		
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correct. If I have chosen to file under Chaof title 11, United States Code. I under Chapter 7. If no attorney represents me and out this document, I have obtain I request relief in accordance wit I understand making a false state connection with a bankruptcy caboth. 18 U.S.C. §§ 152, 1341, 15 /s/ Zikaya Hughes Signature of Debtor 1 Executed on	apter 7, I am aware that I may understand the relief available I did not pay or agree to payed and read the notice requiped and read the notice requiped the chapter of title 11, Universe, concealing property, use can result in fines up to \$519, and \$3571.	y proceed, if eligible, under Coole under each chapter, and by someone who is not an attered by 11 U.S.C. § 342(b). ted States Code, specified in or obtaining money or proper \$250,000, or imprisonment for Signature of Debtor 2 Executed on	Chapter 7, 11,12, or 13 choose to proceed orney to help me fill on this petition. Early by fraud in or up to 20 years, or		
	estions for Reporting Purposes 16a. Are your debts primarily of "incurred by an individual No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily of Mo. Go to line 16c. Yes. Go to line 16c. Yes. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you with a bankruptoy of title 11, United States Code. If I no attorney represents me and out this document, I have obtain I request relief in accordance with 18 U.S.C. §§ 152, 1341, 1 ** /*/ Zikaya Hughes Signature of Debtor 1 Executed on 1/31/2018	estions for Reporting Purposes 16a. Are your debts primarily consumer debts? Consume "incurred by an individual primarily for a personal, fami No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business of money for a business or investment or through the open No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer No. I am not filing under Chapter 7. Go to line 18. Yes. I am filing under Chapter 7. Do you estimate that after an expenses are paid that funds will be available to distribute No. Yes. 1-49	## Suprature Last Name La		

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Fill in this infor	mation to identify your cas	se:			
Debtor 1	Zikaya		Hughes		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States E	Bankruptcy Court for the:	Northern	District of Illinois		
			(State)		
Case number				<u> </u>	
(If known)					Check if this is ar
Official	Form 106Dec	2			amended filing
Declarat	ion About an Ir	ndividual Deb	tor's Schedule	S	12/15
f two married	people are filing together	, both are equally respo	nsible for supplying corre	ct information.	
money or prop	erty by fraud in connectio 1341, 1519, and 3571.	e bankruptcy schedules n with a bankruptcy ca	or amended schedules. N se can result in fines up to	laking a false statement, o \$250,000, or imprisonme	concealing property, or obtaining nt for up to 20 years, or both. 18
		ne who is NOT an attorr	ney to help you fill out ban	kruptcy forms?	
✓ No					
☐ Voc	Name of namen		Attach Rankruntov	Petition Preparer's Notice D	eclaration and

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and

Signature (Official Form 119).

Signature of Debtor 2

MM/DD/YYYY

that they are true and corrects

/s/ Zikaya Hughes

Signature of Debtor 1

Date 1/31/2018

MM/DD/YYYY

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Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial instoreditors, or other parties. No Yes. Fill in the details below. Date issued Name Number Street City State Zip Code 112: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answer true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. * /s/ Zikaya Hughes Signature of Debtor 1 Date 1/31/2018 Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filling for Bankruptcy (Official Form 107)? No Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms? No	otor 1		Middle Nome		Case number (if known)	
Name Name Number Street		riist Name	Middle Name	Last Name		
Date issued Name		editors, or other parties.	led for bankruptcy, did	you give a financial statem	ent to anyone about your business? Include all financial in	nstitu
Number Street City State Zip Code 112: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answer true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection to a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. ** ** ** ** ** ** ** ** **	Ě	1	elow.			
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Date 1/31/2018 Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? No Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms? No						
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Debto	or Zikaya		Hughes	Case number (if
1	First Name	Middle Name	Last Name	known)
Part 2:	List Your Unexpire	d Personal Property Leas	es	
For an	ny unexpired personal protection below. Do not list	roperty lease that you listed in	Schedule G: Executory leases are leases that a	Contracts and Unexpired Leases (Official Form 106G), fill in the re still in effect; the lease period has not yet ended. You may J.S.C. § 365(p)(2).
De	escribe your unexpired	personal property leases		Will the lease be assumed?
Le	essor's name:			□ No □ Yes
	escription of leased operty:			_
Le	essor's name:			□ No □ Yes
	escription of leased operty:			
Le	essor's name:			□ No □ Yes
	escription of leased operty:			
Le	essor's name:			□ No □ Yes
	escription of leased operty:			
Le	essor's name:			□ No □ Yes
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Part 3:	Sign Below	9992600 зд еничници ден тички и менто образоватить и также пот се сими и изманици и от част и се да устотите и	остолого о вединатор инфигителент и се је и постоје не пред почени од не не не ведине и постоје до де не едине	TO SEA CHAINNESS OF THE STATE O
Und			ny intention about any pr	operty of my estate that secures a debt and any personal
	/s/ Zikaya Hughes	My Hels	× Sign:	uture of Debtor 2
	Date 1/31/2018 MM/DD/YYYY	/ /	Date	MM/DD/YYYY

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Hughes, Zikaya Debtor(s)	Case No	Case No				
		Chapter.	Chapter7				
	VERIFICA	TION OF CREDITOR MATE	RIX				
The nowledge.	above named Debtors hereby verify th	nat the attached list of creditors is true	e and correct to the best of their				
Pate:	1/31/2018	/s/ Hughes, Zikaya Hughes, Zikaya Signature of Debto	plykn				

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						The second secon
Debtor 1 Zikaya First Name	Middle Name	Hughes Last Name	Case number	er <i>(if known)</i>		***************************************
	iniduic N21ic	Last Name	Column A Debtor 1	. The second second	Column B Debtor 2 or non-filing spouse	
Unemployment compensation Do not enter the amount if you conunder the Social Security Act. Inste	ntend that the amoun ad, list it here:	t received was a benefit	\$0.00		enter de Tille personal de Tille Tille I i i i i i i i i i i i i i i i i i i	-
For you		\$0.00				
For your spouse		\$0.00				
 Pension or retirement income. Denefit under the Social Security Act 	t.		\$0.00			
10.Income from all other sources amount. Do not include any benefit payments received as a victim of a international or domestic terrorism. page and put the total below.	ts received under the war crime, a crime ag	Social Security Act or ainst humanity, or				
Other Government Assistance			\$234.67			
Total amounts from separate pages	s, if any.		+\$0.00		+	_
11. Calculate your total current me	onthly income. Add	ines 2 through 10 for	\$ <u>1,296.33</u>	+		\$1,296.33
column. Then add the total for Co	olumn A to the total f	or Column B.				
		•				Total current
Part 2: Determine Whether the	Means Test Ann	ies to Vou				monthly income
12. Calculate your current monthly						****
12a. Copy your total current month				Conv line	11 here →	\$1,000,00
Multiply by 12 (the number of	-	**************************************	**************************************	CODY III16	TT Here -3	\$1,296.33
12b. The result is your annual incor		form			121	X 12
, , , ,	no for and part of are				121	5. <u>\$15,555.96</u>
13 Calculate the median family inco	me that applies to	ou. Follow these steps:				
		Illinois				
Fill in the state in which you live.	- Louis Lands					
Fill in the number of people in your	household.	2				
Fill in the median family income for y household.	your state and size of	***************************************	······································		1	\$67,254.00
To find a list of applicable median in instructions for this form. This list m	come amounts, go o ay also be available a	nline using the link specifi the bankruptcy clerk's of	ed in the separate fice.			
14. How do the lines compare?						
14a. Line 12b is less than or eq Go to Part 3.	ual to line 13. On the	top of page 1, check box	(1, There is no presumpti	on of abu	se.	
14b. Line 12b is more than line Go to Part 3 and fill out Fo	13. On the top of pa orm 122A-2.	ge 1, check box 2, The p	resumption of abuse is de	termined l	by Form 122A-2.	
Part 3: Sign Below		•	·			
By signing here, I declare under per	nalty of perjury that th	e information on this state	ement and in any attachm	ents is tru	e and correct.	
_ 1	1,011	//				
🗶 /s/ Zikaya Hughes 🤍	WIIMO	×				
Signature of Debtor 1			Signature of Debtor 2			
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CONTRACT FOR LEGAL SERVICES FOR REPRESENTATION IN A CHAPTER 7 BANKRUPTCY CASE

I do hereby retain the law firm of The Semrad Law Firm, LLC to represent my legal interests solely in a Bankruptcy case filed under Chapter 7 of the United States Bankruptcy Code. I further understand that this representation DOES NOT INCLUDE defending my interests in any adversary proceeding filed against me nor does this representation cover state court proceedings or criminal litigation.

I understand that The Semrad Law Firm, LLC is not going to charge me for time spent prior to the filing of my Chapter 7 case preparing and filing my petition. I also understand that The Semrad Law Firm, LLC may incur costs for such items as credit reports and tax transcripts for which it will not seek reimbursement.

After the bankruptcy case is filed, I understand that I will be presented with a second retainer agreement to pay The Semrad Law Firm, LLC \$1,765.00

attorney fees plus any necessary post-petition costs to represent my interests including preparation and amendment, if necessary, of schedules; preparation and attendance of the Section 341 Meeting of Creditors; review and attendance, if necessary, to motions for stay relief; review of any redemption agreements; review of any reaffirmation agreements; case administration and monitoring, motions to reopen, if necessary, as well as a post discharge review of my credit report to ensure accurate reporting. I further understand and agree that additional professional legal services will result in additional fees that are due The Semrad Law Firm, LLC. Some of the additional services and fees are as follows:

Representation in an Adversary Proceeding. \$350.00/hr. Adding additional bills \$31.00 Motion to Reopen and Avoid Lien \$1000.00

I have been presented to two options regarding the filing fees of \$335.00 payable to the Bankruptcy Court. I have elected to either,

- 1. Pay the costs directly to the bankruptcy court either all at once, or apply to pay these costs in installments; or
- 2. Request that the firm pay these costs on my behalf after filing for which it will seek reimbursement from me.

I understand that once my bankruptcy is filed, I will not be legally obligated to pay any fees to The Semrad Law Firm, LLC. If any fees are owed to The Semrad Law Firm, LLC and not paid as of the filing of the bankruptcy, they will be discharged in the bankruptcy and may not be collected by The Semrad Law Firm, LLC or it assignees. After my bankruptcy is filed, I may sign a second retainer agreement promising to pay fees for the remainder of my representation in consideration of services to be performed by The Semrad Law Firm, LLC after the filing of my bankruptcy. I understand that I will be under no obligation to do so and can refuse to sign such an agreement. However, The Semrad Law Firm, LLC reserves the right to withdraw from my representation in the event that I do not sign a second retainer within 10 days after the filing of my case. I have been advised that I have a right to consult other counsel before I sign the second retainer. Further, if I do not wish for The Semrad Law Firm, LLC to represent me, I always have the right to seek any other legal counsel.

I further understand that the fee to be paid pursuant to the terms of this Contract is a flat fee, and that this fee shall immediately become the property of The Semrad Law Firm, LLC, in exchange for a commitment by The Semrad Law Firm, LLC, to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC, and will be used for general expenses of the firm.

As The Semrad Law Firm, LLC has duties to me as its client, I likewise have responsibilities. I agree to fully cooperate with The Semrad Law Firm, LLC This includes, but is not limited to, providing The Semrad Law Firm, LLC with all information necessary and related to my bankruptcy case. In addition, I must attend all scheduled Court hearings and meetings.

I understand that I am to notify my creditors of my bankruptcy case once my Chapter 7 case is filed. I understand that The Semrad Law Firm, LLC is not liable or responsible for any illegal collection actions taken by my creditors once my case is filed.

I also understand that, if I am filing a joint case, the use of the personal pronouns "I", "me" or "my" are binding upon each signatory individually. I also understand that the laws of the State of Illinois are applicable to enforcement of this contract. Moreover, any change in this Contract is null and void unless it is in writing and signed by The Semrad Law Firm, LLC or an agent thereof.

Date: 01/31/2018

Client

Client

Attorney